

REMARKS

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks.

Claims 1, 2, 3, 7, and 8 have been amended. Claims 19-38 have been added. Claims 1-38 are currently pending.

Rejection of claims 1-18 under 35 U.S.C. 101 as being directed to non-statutory subject matter

The Examiner alleges that claims 1-18 recite no technological features which place the invention within the technological arts. Yet, the Examiner does not explain why the claims do not recite technological features which place the invention within the technological arts. For instance, the Examiner fails to explain why the claimed language is directed to features that are not within the technological arts. It is respectfully submitted that mere allegation without any evidence does not make a valid rejection. Further, it is respectfully submitted that the pending claims 1-38 are directed to statutory subject matter as codified in 35 U.S.C. 101 and do satisfy the tests set out by the Patent Office in the Examiner training material for 35 U.S.C. 101 available on the Patent Office's web site, www.uspto.gov, and attached herewith for the Examiner to reference.

Rejection of claims 1-18 under 35 U.S.C. 103(a) as being unpatentable over Kling et al. in view of Northington et al.

In the interest of expediting the prosecution of the application, independent claims 1 and 7 have been amended to further distinguish the claimed invention from Kling et al. and Northington et al. For instance, neither of the references (or other references of record) disclose nor make obvious at least the following transaction processing details in claim 1: retrieving all transactions related to one of the accounts that are within a predetermined historical time period;

first calculating a first new balance for the one account based on the retrieved transactions; second calculating a second new balance for the one account based on one of the second type of messages that is related to the one account; generating an automatic adjustment when there is a difference between the first and second calculating; updating the one account based on the first calculating, the second calculating, and the automatic adjustment; and scheduling a next time for a next activity to be occurred for the one account as updated based on receiving no additional transaction for the one account before the next time. It is respectfully submitted that these functions in combination with other features in claim 1 are novel and non-obvious over the references of record.

Likewise, Kling et al., Northington et al., and other references of record do not disclose at least the following claimed features in claim 7: providing a plurality of rule templates that include parameters and rule expressions; providing a hierarchy of rules; providing a rules development environment for deriving the rules from rules logic that are based on the rule templates and rule definitions. It is respectfully submitted that these functions in combination with other features in claim 7 are novel and non-obvious over the references of record.

Dependent claims 19-38 have been added to further distinguish the claimed invention found in claims 1 and 7 from the references of record, and it is respectfully submitted that the claimed features in claims 19-38 are allowable over the references of record.

Conclusion

For at least all of the above reasons, it is respectfully submitted that the present invention is neither disclosed nor suggested by the references of record, and the claims now pending

patentably distinguish the present invention from the references of record. Accordingly, reconsideration and withdrawal of the outstanding rejections and an issuance of a Notice of Allowance are earnestly solicited upon the filing of a continuation.


Respectfully submitted,

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